

IN THE UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF ARKANSAS
JONESBORO DIVISION

FILED
U.S. DISTRICT COURT
EASTERN DISTRICT ARKANSAS

OCT 13 2000

JAMES W. McCORMACK, CLERK
By: Smullen
DEP. CLERK

PHILLIP H. CAGLE

Plaintiff

Vs.

No. J-C-00-376

PROFESSIONAL CREDIT MANAGEMENT, INC.

Defendant

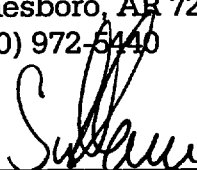
ANSWER

Comes the defendant, Professional Credit Management, Inc., by and through its attorneys, Lyons, Emerson & Cone, P.L.C., and for its answer to the complaint filed by the plaintiff, Phillip H. Cagle, states:

1. That paragraph 1 of the plaintiff's complaint is admitted.
2. That paragraph 2 of the plaintiff's complaint contains no allegations of fact and only conclusions of law and is therefore denied.
3. That paragraph 3 of the plaintiff's complaint is admitted.
4. That insofar as paragraph 4 of the plaintiff's complaint is concerned, defendant admits that the plaintiff has made some payments to defendant regarding some debts plaintiff has had, but defendant denies all remaining allegations of said paragraph 4.
5. That paragraph 5 of the plaintiff's complaint is denied.
6. That insofar as paragraph 6 of the plaintiff's complaint is concerned, it is admitted that defendant takes assignments from creditors for certain claims.

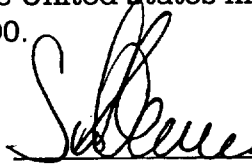
entitled.

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By: 
State Bar No. 83062
Attorneys for plaintiff

Certificate of Service

The undersigned attorney hereby certifies that he has served a copy of the foregoing pleading to the attorneys of record for all other parties in this action by placing same properly addressed in the United States mail with sufficient postage affixed on this 13th day of October, 2000.


Scott Emerson